



Housing Element

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Housing Element

A. Accommodating Growth and Maintaining Affordability

Goals

- HG1** Accommodate a range of 50,000 to 60,000 additional households over the next 20 years covered by this plan.
- HG2** Maintain housing affordability over the life of this plan.
- HG3** Achieve greater predictability in project approval timelines, achievable densities and mitigation costs.

Discussion: Housing affordability is influenced in part by regional and local land use policies, development regulations and permit processes. Policies, regulations and regulatory processes should be designed to maintain overall housing affordability, while at the same time meeting other important goals of the plan, such as maintaining neighborhood character and preserving the environment.

The plan is intended to help accommodate expected regional housing demand, in part created by expected employment growth in Seattle. Because Seattle's housing market is influenced by the regional housing market, Seattle and other jurisdictions in the region need to plan cooperatively.

The plan provides for sufficient unused residential development capacity to allow the market to develop housing to meet expected demand, thus, reducing upward pressure on average housing prices and rents. The policies are also intended to encourage residential developers to develop in Seattle by holding down regulatory components of housing costs, thus reducing the cost of developing new housing.

Policies

- H1** Coordinate the City's growth management planning with other jurisdictions in the region in order to provide adequate regional development capacity to accommodate expected residential growth and anticipated demand for different types of housing.
- H2** Maintain sufficient zoned development capacity to accommodate Seattle's projected share of King County household growth over the next 20 years as provided for and described in the land use element.





- H3** Take a proactive and leadership role in regional efforts to increase affordable housing preservation and production in order to ensure a balanced regional commitment to affordable housing, while also maintaining the City's commitment to affordable housing
- H4** Continue to permit residential development in all land use zones, but generally limit residential development in industrial zones and certain shoreline overlay zones; continue to encourage residential uses in mixed-use development in downtown and neighborhood commercial zones.
- H5** Provide for lower off-street parking requirements in locations where car ownership rates are low for resident populations, to help reduce housing costs and increase affordability.
- H6** Strive to minimize the time taken to process land use and building permits, subject to the need to review projects in accordance with applicable land use regulations. Continue to give priority in the plan review process to permits for very low-income housing.
- H7** Periodically assess the effects of City policies and regulations on housing development costs and overall housing affordability, considering the balance between housing affordability and other objectives such as environmental quality, urban design quality, maintenance of neighborhood character and protection of public health, safety and welfare.
- H8** Consider using zoning, land use regulations and policies, and infrastructure requirements for, among other objectives, providing incentives that encourage public agencies, private property owners and developers to build housing that helps fulfill City policy objectives for housing. Examples of development incentives include height and density bonuses, minimum densities and transferable development rights. Consider new methods and expanded use of programs that make maximum use of City resources such as bridge loans and credit enhancement.
- H9** Promote housing preservation, development and housing affordability in coordination with transit plans and in proximity to light rail stations and other transit hubs. Coordinate housing, land use, human services, urban design, infrastructure and environmental strategies to support pedestrian-friendly communities at light rail station areas and other transit hubs.





B. Encouraging Housing Diversity and Quality

Goals

- HG4** Achieve a mix of housing types attractive and affordable to a diversity of ages, incomes, household types, household sizes, and cultural backgrounds.
- HG5** Promote households with children and attract a greater share of the County's families with children.
- HG6** Encourage and support accessible design and housing strategies that provide seniors the opportunity to remain in their own neighborhood as their housing needs change.
- HG7** Accommodate a variety of housing types that are attractive and affordable to potential home buyers.
- HG8** Achieve a rate of owner-occupancy of housing no less than the county average owner-occupancy rate.
- HG9** Consider new ground-related housing such as townhouses and cottage housing as part of the City's strategy for creating home ownership opportunities.
- HG10** Ensure that housing is safe and habitable.

HG11 Strive for freedom of choice of housing type and neighborhood for all, regardless of race, color, age, gender, marital status, parental status, sexual orientation, political ideology, creed, religion, ancestry, national origin or the presence of any sensory, mental or physical disability.

Discussion: The demographic make-up of households in both King County and the City of Seattle is changing. The average age of City residents is increasing, fewer households have children, and household size has been shrinking. At the same time, single-family houses, the preferred housing type of many households, have become increasingly expensive and, because of a finite land supply, constitute a declining share of the county's housing stock. Policies in this section emphasize both the development of new housing and the adaptation of existing housing to meet the needs and preferences of the current and expected residents of the City. Despite trends, the City wants to encourage home ownership opportunities in order to promote a sense of community, encourage investment in housing, and to minimize displacement of low-income residents due to gentrification of neighborhoods. The City also has an interest in safeguarding the condition and quality of the housing stock and in maintaining attractive and liveable neighborhoods. Seattle's zoned development capacity for various types of housing, as established pursuant to the land use element, is intended to allow development of housing that will





satisfy consumer preferences. Many consumers have a strong preference for single-family homes. To some extent this preference can be met by ground-related units that may be more affordable than detached houses. Ground-related housing types include townhouses, duplexes, triplexes, ground-related apartments, small cottages, accessory units and single-family homes. These housing types provide yards or play areas immediately adjacent to homes which are important to families with children. See land use element policy L76 for the City's policy regarding the allowance and location of accessory housing.

Moderate- and high-density multifamily apartments are needed to help accommodate expected housing demand over the next 20 years as they are often more affordable than ground-related units due to their smaller size. The Seattle Residential Preference Study revealed a significant market for apartment units in urban centers and urban villages if appropriate amenities are provided. The land use element, therefore, accommodates the majority of residential growth over the 20-year life of this plan through moderate- and high-density multifamily development.

Policies

- H10** Reflect anticipated consumer preferences and housing demand of different submarkets in the mix of housing types and densities permitted under Seattle's zoned development capacity. Encourage a range of housing types including, but not limited to: single-family housing; ground-related housing to provide an affordable alternative to single-family ownership; and moderate- and high-density multifamily apartments which are needed to accommodate most of the growth over the 20-year life of this plan.
- H11** Strive to make the environment, amenities and housing attributes in urban villages attractive to all income groups, ages and households types.
- H12** Provide affordable housing concepts for neighborhood planning to enable neighborhoods to preserve existing single-family character while also contributing to the provision of affordable housing.
- H13** Accommodate and encourage, where appropriate, the development of ground-related housing in the city that is attractive and affordable to households with children.





- H14** Neighborhood planning should strive to have each urban village include some ground-related housing capacity, with the exception of residential urban villages and hub urban villages contiguous to downtown.
- H15** Allow and encourage a range of housing types for seniors, such as independent living, various degrees of assisted living, and skilled nursing care facilities. Strive to increase opportunities for seniors to live in accessible housing with services nearby.
- H16** Encourage greater ethnic and economic integration of neighborhoods in the city in a manner that does not promote gentrification or the displacement of existing low-income residents from their communities. Strive to allocate housing subsidy resources in a manner that increases opportunities for low-income households, including ethnic minorities, to choose residences located throughout the city.
- H17** As appropriate and conditions warrant, the City will encourage the Seattle Housing Authority (SHA) to seek federal, state and private resources to preserve, rehabilitate or redevelop its properties in a manner that best serves the needs of Seattle's low-income population. Preservation, rehabilitation and redevelopment should address social and economic impacts on surrounding neighborhoods and shall result in no net loss of housing affordable to households earning below 30% of area median income.
- H18** Promote methods of more efficiently using or adapting the City's housing stock to enable changing households to remain in the same home or neighborhood for many years. Strategies may include sharing homes, accessory units in single-family zones, housing designs which are easily augmented to accommodate children ("grow houses"), or other methods considered through neighborhood planning.
- H19** Allow the use of modular housing, conforming to the standards of the State of Washington building and energy codes, and manufactured housing, built to standards established by the Federal Department of Housing and Urban Development. Modular and manufactured houses shall be permitted on individual lots in any land use zone where residential uses are permitted.
- H20** Promote and foster, where appropriate, innovative and non-traditional housing types such as cohousing, live/work housing and Accessory Dwelling Units, as alternative means of accommodating residential growth and providing affordable housing options.





- H21** Allow higher residential development densities in moderate density multifamily zones for housing limited to occupancy by low-income elderly and disabled households, based on the lower traffic and parking impacts this type of housing generates.
- H22** Work with financial institutions, underwriters of development loans and mortgages, and the Washington State Housing Finance Commission to find and promote solutions to barriers in the real estate finance process that inhibit the development of modest single-family houses and condominium projects.
- H23** Encourage employers located within the city to develop employer-assisted housing programs. Provide technical assistance to employers wishing to obtain information on model programs.
- H24** Encourage safe and healthy housing free of known hazardous conditions. Require that renter-occupied housing be maintained and operated according to minimum standards established in the Seattle Housing and Building Maintenance Code and other applicable codes, as amended from time to time. Actively encourage compliance with the codes and seek to inspect on a regular basis multi-family rental structures most likely to have code violations.
- H25** Support programs that provide financial assistance to low-income homeowners and owners of low-income rental properties to maintain their properties in adequate condition. Allocate resources to weatherization programs for low-income homeowners and owners of low-income rental properties.
- H26** Encourage the development of housing in ways that protect the natural environment, including environmentally critical areas, and that promote energy conservation.
- H27** Encourage the adaptive reuse of existing buildings for residential use. Recognize the challenges faced in reusing older buildings and consider, when revising technical codes, ways to make adaptive reuse more economically feasible.
- H28** Seek opportunities to combine housing preservation and development efforts with historic preservation by either preserving residential structures of historic value or rehabilitating and reusing vacant landmark structures and vacant structures in landmark and/or special review districts for housing. Consider landmark preservation as a factor in evaluating low-income housing project proposals for funding.





C. Providing Housing Affordable to Low-Income Households

Goals

HGI2 Reduce the number of low-income households in need of assistance with housing costs.

HGI3 Provide new low-income housing through market-rate housing production and assisted housing programs.

HGI4 Preserve existing low-income housing, particularly in urban centers and urban villages where most redevelopment pressure will occur.

HGI5 Disperse housing opportunities for low-income households throughout the City and throughout King County.

HGI6 Achieve a distribution of household incomes in urban centers and urban villages similar to the distribution of incomes found citywide.

HGI7 Encourage safe, habitable and affordable housing for existing residents of distressed areas through such means as rehabilitation and adequate maintenance of privately-owned rental housing, increased home ownership opportunities, and community revitalization and development efforts.

Discussion: Safe, habitable and affordable housing is a fundamental human need. According to the 1990 U.S. Census, about a quarter of the City's households pay more than 30 percent of their income for housing or live in overcrowded conditions. In order to meet existing and future housing needs, the City will encourage and fund a variety of housing production methods and types with an emphasis on providing housing affordable to households with incomes up to 50% of median income. These may include: new construction of low-income housing, rehabilitation of existing low-income housing, conversion of existing non-residential structures, homesharing, subsidizing low-income units in market-rate buildings and rent subsidy vouchers that eligible households could use to rent housing in the open market. A range of housing types may be produced, including larger apartment buildings, smaller garden apartment structures, single-room occupancy hotels, townhouses, duplexes and single-family houses. Housing may be provided by the public sector (the City, Seattle Housing Authority and public development authorities), non-profit housing development organizations and social service agencies, private property owners and developers and





through other mechanisms such as land trusts and limited-equity cooperatives. Specific strategies and programs for the production and preservation of low-income housing are developed and implemented through the City of Seattle's Consolidated Plan and other programmatic plans.

Household median incomes referred to in the Housing Element are defined as follows: (1) a "low-income household" is any household earning below 80% of the area median income as defined by the federal Department of Housing and Urban Development; (2) a "very low-income household" is any household earning 30 - 50% of the area median income; and (3) an "extremely low-income household" is any household earning below 30% of the area median income. "Assisted housing" generally means owner-occupied or rental housing that is subject to restrictions on rent or sales prices as a result of one or more project-based governmental subsidies. A housing unit is not considered assisted housing due to occupancy by tenants receiving tenant-based rental assistance (such as "Section 8" certificates), nor due to receipt of code repair or weatherization assistance.

Policies

I. Encouraging Housing Affordable to Low-Income Households.

H29 Address the City's share of low-income housing needs resulting from expected countywide household growth, consistent with the Countywide affordable housing policies, by planning for:

- a. A number of units affordable to households between 0% and 50% of median income at least equal to 20% of expected household growth, or between 10,000 and 12,000 units.
- b. A number of units affordable to households between 50% and 80% of median income at least equal to 17% of expected household growth, or between 8,500 and 10,200 units.

Both new housing and existing housing that is acquired, rehabilitated or preserved for long-term low-income occupancy shall count as meeting this policy.

H30 Promote the continued production and preservation of low-income housing through existing incentive zoning mechanisms, which include density and height bonuses and the transfer of development rights. Consider





expanding the use of incentive zoning for affordable housing in neighborhoods outside downtown, particularly in relation to transit-oriented development. Allow for new or different incentive zoning provisions designed to produce or preserve low-income housing in downtown if they are adopted as part of neighborhood or subarea plans or where needed to achieve housing development goals.

H31 Encourage the preservation of existing low-income housing by: using housing programs and funds to preserve existing housing that is susceptible to redevelopment or gentrification; encouraging acquisition of housing by nonprofit organizations, land trusts or tenants, thereby protecting housing from upward pressure on prices and rents; inspecting renter-occupied housing for compliance with the Seattle Housing and Building Maintenance Code; and making available funds for emergency code repair.

Allow sub-area plans resulting from neighborhood planning to permit the transfer of unused development rights from low-income housing to eligible sites elsewhere in the planning area as a preservation strategy.

H32 Give special consideration to actions that can help maintain the affordability of housing occupied by artists in areas that

are recognized as established artist communities, such as Pioneer Square.

- H33** Encourage affordable housing citywide.
- a. Plan for at least one-quarter of the housing stock in the city to be affordable to households with incomes below 50% of median, regardless of whether this housing is publicly assisted or available in the private market.
 - b. Encourage the use of public subsidy funds for the production or preservation of low-income housing in urban centers and urban villages.
 - c. Encourage the production of housing affordable to households of all incomes, with particular emphasis on households with incomes from 0-50% of median income in centers and villages with high land values and/or relatively little existing rental housing affordable to households with incomes from 0-50% of median income.
 - d. Encourage all neighborhoods and urban villages to participate in the City's commitment to affordable housing, whether through neighborhood planning, station area planning, or other local planning and development activities.





2. Publicly Subsidized Low-Income Housing

H34 Strive to make available some resources to all household types (such as families and single-person households) in need of affordable housing options through the mix of housing programs in the City; however, emphasis shall be placed on assisting households most in need due to very low-incomes or because of special needs that the housing market is unable to serve. Affordable housing funds administered by the City shall be used to serve households with incomes at or below 80% of area median income, consistent with local, state and federal law and program requirements.

H35 Promote a broader geographical distribution of assisted housing by generally funding projects in areas with less assisted rental housing while generally restricting funding for projects where there are high concentrations of assisted rental housing.

- a. The specific rules implementing this policy and the conditions for allowing exceptions for particular projects are established by the City Council in the HUD Consolidated Plan and other City policies. The HUD Consolidated Plan may also include additional restrictions on or exceptions for assisted rental housing, such as in special objective

areas or in areas defined in a neighborhood plan.

- b. Encourage developers of projects funded with resources not administered by the City of Seattle and the providers of those resources to follow the City's policies for the geographic distribution of assisted housing.

H36 Require sponsors of City-funded assisted housing projects and encourage sponsors of non-City-funded assisted housing projects to use the City's good neighbor guidelines. This should encourage cooperative problem solving as early as possible in the process of developing assisted housing, in order to identify and, where appropriate, respond to neighborhood concerns. This policy excludes assisted owner-occupied housing.

H37 Allocate public funds administered by the City to develop and preserve affordable rental housing for low-income, very low-income and extremely low-income households in conformity with applicable income limits in City ordinances, as in effect from time to time, that govern the use of each fund source.





H38 Seek to promote home ownership in the City in a variety of housing types by:

- a. Using a portion of local discretionary housing subsidy resources to provide home ownership opportunities to low-income households, in conformity with applicable income limits in City ordinances, as in effect from time to time, that govern the use of each fund source.
- b. Considering a set-aside of a portion of any new discretionary funding sources for assisted housing that would provide home ownership opportunities for low-income households. Also, consider alternative approaches to increase the development of affordable home ownership housing, including but not limited to greater use of land trusts and limited equity cooperatives.





H39 Strive over time to match the assisted permanent housing stock to household types and sizes in need of assistance.

H40 Set subsidies per unit for housing for families with children recognizing that this type of housing requires greater per unit production costs for such features as more bedrooms due to larger household size, play areas for children and the separation of parking and access roads from play areas.

H41 Allow higher subsidy or production costs per housing unit when evaluating low-income housing project proposals in locations with higher than average land costs in order to encourage the development of low-income housing throughout the City.

H42 Allow use of public funds to provide subsidized low-income housing units in otherwise market-rate housing developments in order to better integrate low-income households into the community, consistent with the City's policies for the geographic distribution of assisted housing.

H43 Allocate resources for financial assistance to eligible tenants with incomes below 50% of median income who are displaced from existing low-income housing because of redevelopment, substantial rehabilitation, change of use or

termination of long-term low-income rent restrictions to help offset the cost of relocating to another unit in a manner consistent with applicable state laws.

H44 Pursue a comprehensive approach of prevention, transition and stabilization services to decrease potential homelessness, stop recurring homelessness and promote long-term self-sufficiency.

- a. Encourage efforts to expand the supply of extremely low-income, permanent housing to meet the needs of those for whom the cost of housing is a chief cause of homelessness.
- b. Strive to develop a continuum of housing opportunities, ranging from emergency shelters to transitional housing to permanent housing, in order to assist households that become homeless to regain stable, permanent housing.
- c. Strategically invest in emergency and transitional housing for specific homeless populations.





H45 Coordinate housing planning and funding, where appropriate, with the following types of housing support services:

Services which respond to emergency needs of the homeless (such as emergency shelters).

Services which assist clients to secure housing (such as rent and security deposit assistance, housing relocation assistance).

Services that help clients to maintain permanent housing (such as landlord/tenant counseling, chore services, in-home health care, outpatient mental health treatment, employment counseling and placement assistance).

Seattle recognizes that housing support services are an important component of a comprehensive housing plan, and for certain people these services can mean the difference between housing stability and homelessness or institutionalization.

H46 Work in partnership among various levels of government and with other public agencies to address homeless and low-income housing needs that transcend jurisdictional boundaries.

- a. Work with the federal and state governments to increase public support for housing.

- b. Work with the Seattle Housing Authority to address the low-income housing needs of Seattle residents.
- c. Work with other jurisdictions in King County to pursue production of assisted low-income housing throughout the region and an equitable distribution of the cost of providing housing and human services to very-low-income households, including the regional problem of homelessness. Pursue the development of new funding sources, including a regional housing levy or other sources of funding for low-income housing that may be used throughout the region.
- d. Continue providing local resources (such as levies, bond issues and the City's general fund) to meet housing needs, leveraging funds from other sources where appropriate.
- e. Continue to lobby the state government to enact tax incentives, such as current use valuation, and to increase housing funds to encourage the preservation of existing low-income housing.

H47 Strive to leverage federal, State and private resources with local public funds, where these resources help achieve the goals of Seattle's Comprehensive Plan.





H48 Among its other purposes, the City's Consolidated Plan shall serve as an ongoing, annually updated, coordinated compilation of information for the public regarding housing policies, strategies, programs and resource allocation. Housing portions of the Consolidated Plan shall guide strategic planning to implement housing-related goals and policies in the Comprehensive Plan.

